1 754011

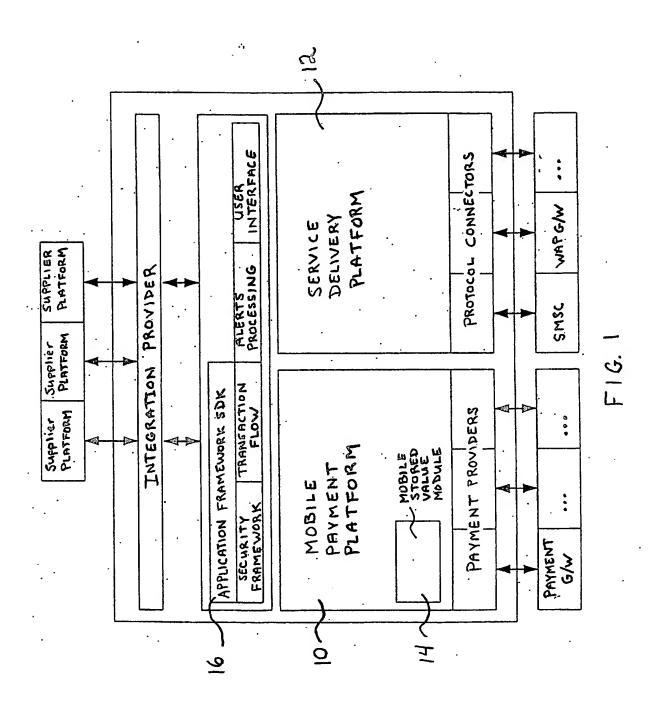
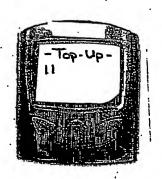




FIG. 2A



FIG. 2B



, FIG. 2C



FIG. 2Di



FIG. 2E

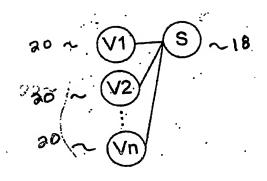
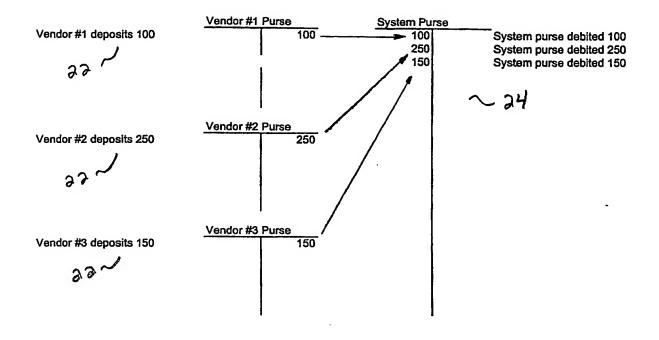
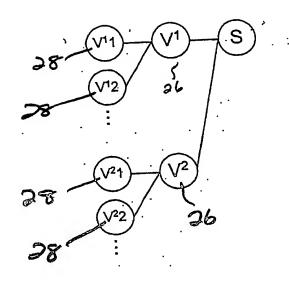


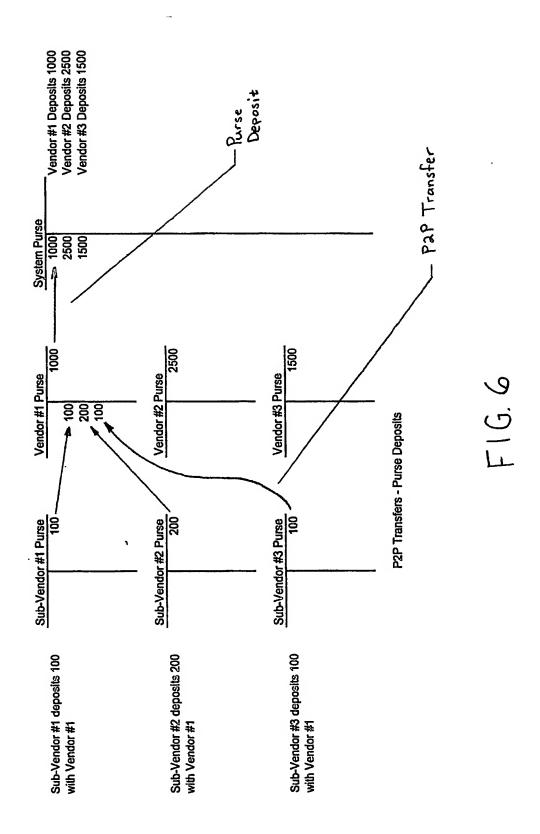
FIG. 3



F1G. 4



F16.5



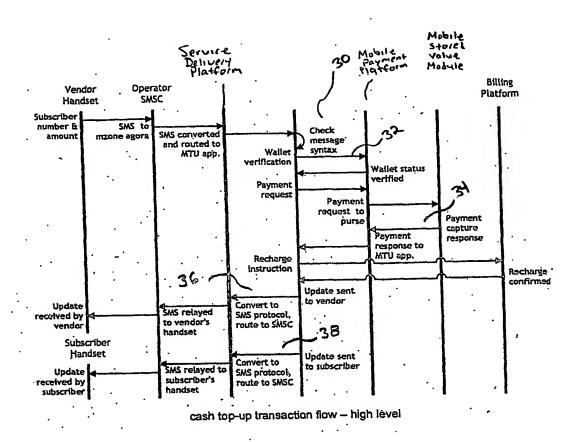
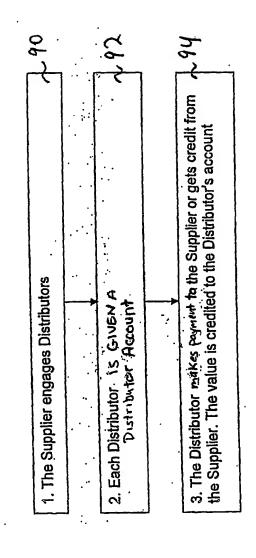


FIG. 7



F 1 G. 8

| ·   |
|---|
| 1. The Customer goes to a Distributor and gives the Distributor cash or goods of a certain value to pay for a service/product.  |
|   |
| 2. The Distributor, accesses the mobile commerce service using a mobile device, ordering the service/product for the Customer   |
|   |
| 3. The mobile commerce service authenticates the Distributor  |
|   |
| 4. Once the Distributor is authenticated, the mobile commerce service verifies that there are sufficient funds in the Distributor's account to pay the Supplier for the service/product requested by the Customer |
|   |
| 5. The mobile commerce service transfers the value of the service/product from the Distributor's account to the Supplier's account  |
|   |
| 6. The mobile commerce service then orders the service/product from the Supplier  |
| •   |
| i and the arder to the mobile   |
| 7. The Supplier acknowledges the receipt of the order to the mobile commerce service  |
|   |
| 9. The Distributor can then confirm the placing and payment of the order with the Customer using sms messaging over a mobile channel  |

FIG. 9